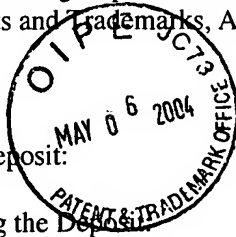


5-10-4
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: GOLDBERG et al.

Docket No.: BARR0011

Serial No. : 10/761,686

Art Unit: Unassigned

Filed: Jan 20, 2004

Examiner: Unassigned

Title: METHOD AND APPRARATUS FOR AN INCOMPLETEDMODEL OF CREDIT RISK

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents

Alexandria, VA 22313-1450

Sir:

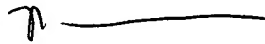
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- (X) under 37 CFR 1.97(b), or
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- () under 37 CFR 1.97(c) together with either a:
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(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

Respectfully Submitted,



Michael Glenn
Attorney For Applicant
Reg. No. 30,176

Customer No. 22862

Form 1449 (Modified)

Information Disclosure Statement By Applicant

(Use Separate Sheets if Necessary)

Atty Docket No. BARR0011 Serial No.: 10/761,686

Applicant: GOLDBERG et al.

Filing Date: 20 Jan 2004 Group: unassigned

Examiner: unassigned

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	B							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	C	Black and Cox, "Valuing Corporate Securities: Some Effects of Bond Indenture Provisions," <i>J. of Finance</i> 31(2):351-367. (1976)
	D	CredidGrades Technical Document, Ed. C.C. Finger & RiskMetrics Group pages 1-52 (2202)
	E	Duffie and Lando, "Term Structures of Credit Spreads With Incomplete Accounting Information," <i>Econometrica</i> , 69(3):633-664 (2001)
	F	Kay Giesecke, "Default and Information, Cornell University, June 2, 2001 this version August 20, 2003 pp.1-45
	G	Merton, Robert C., "On The Pricing of Corporate Debt: The Risk Structure of Interest Rates," <i>J. of Finance</i> 29:449-470 (1974)

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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